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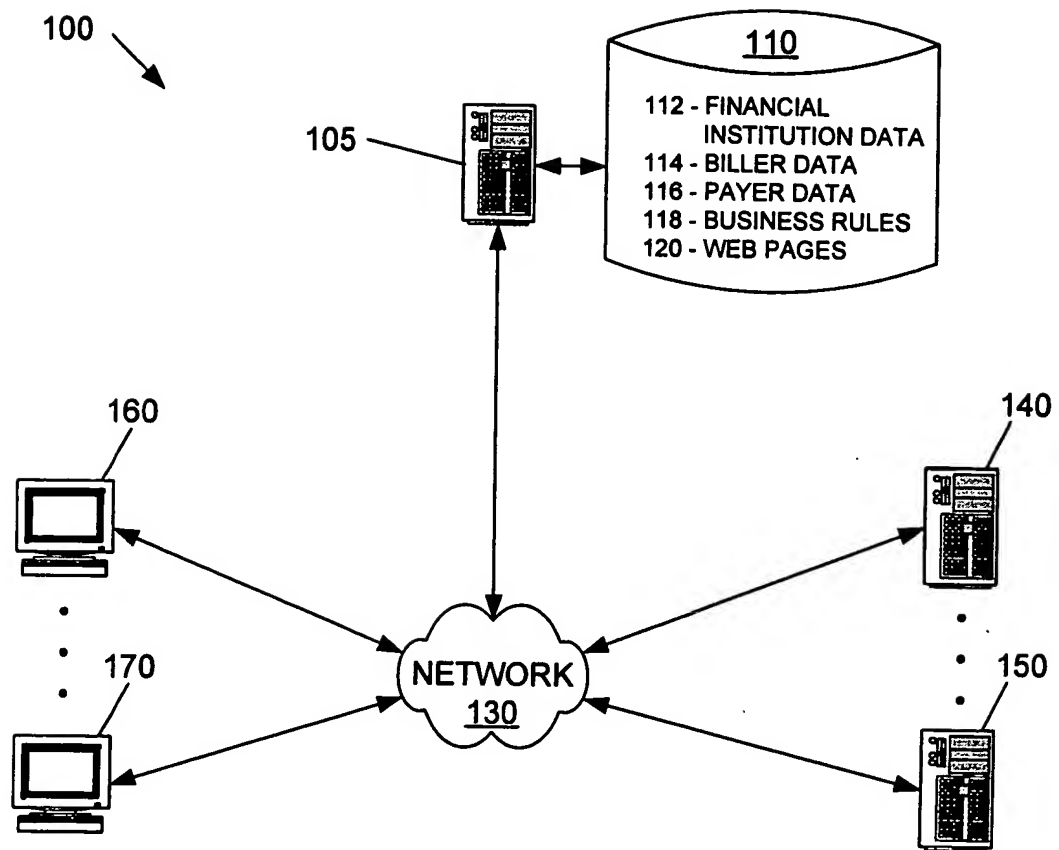


FIG. 1

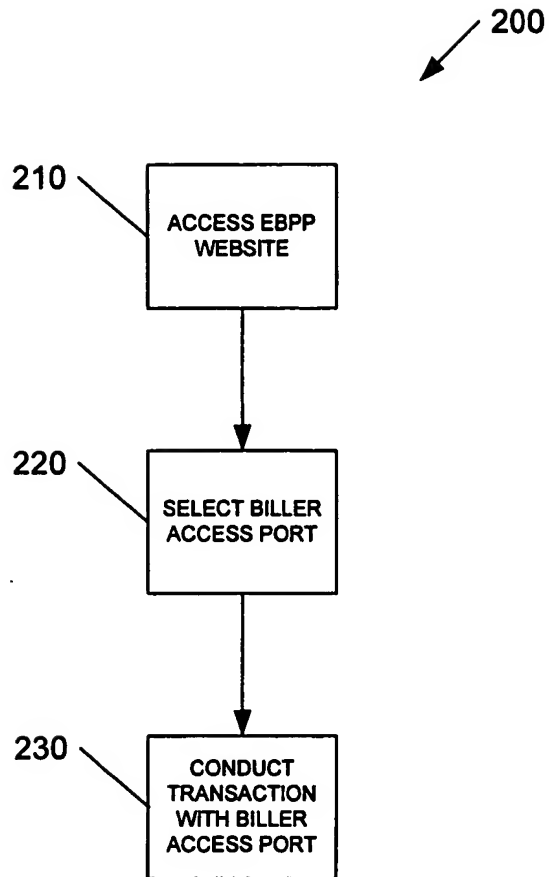


FIG. 2

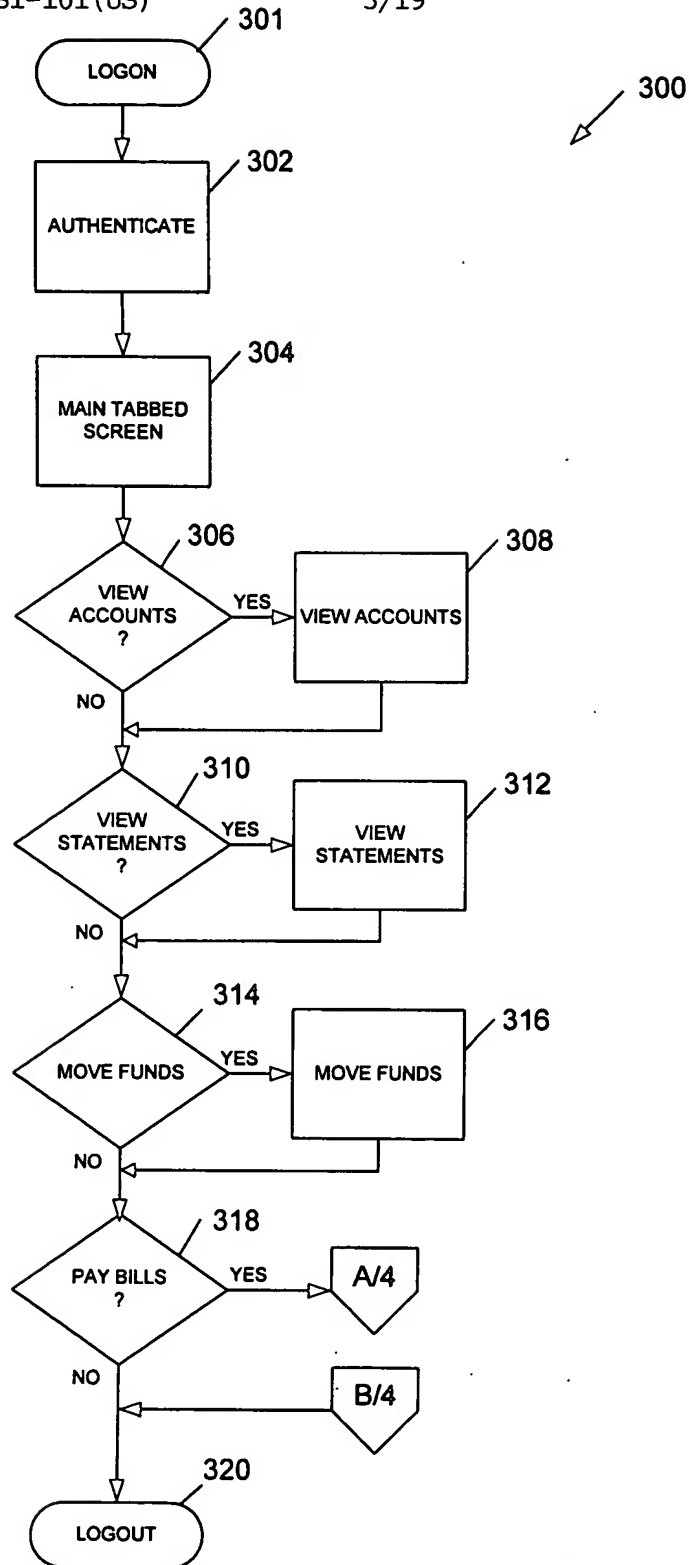


FIG. 3

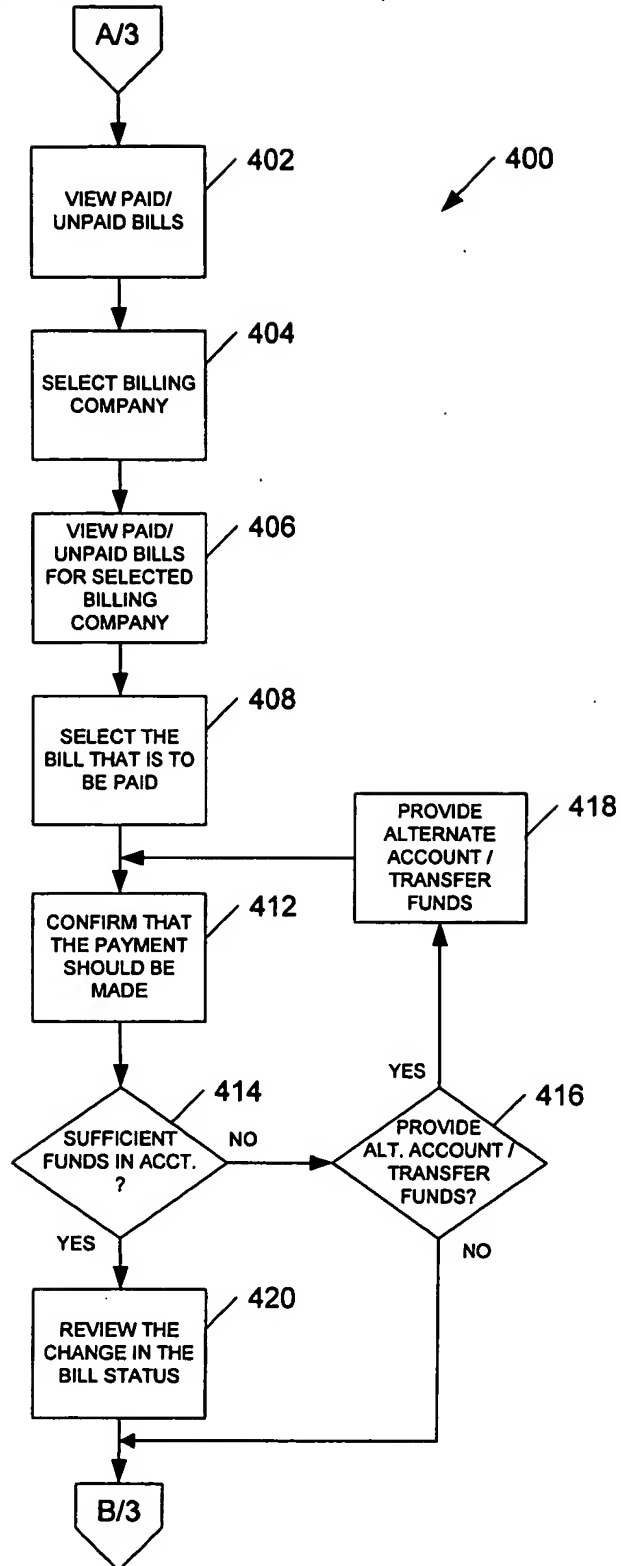


FIG. 4

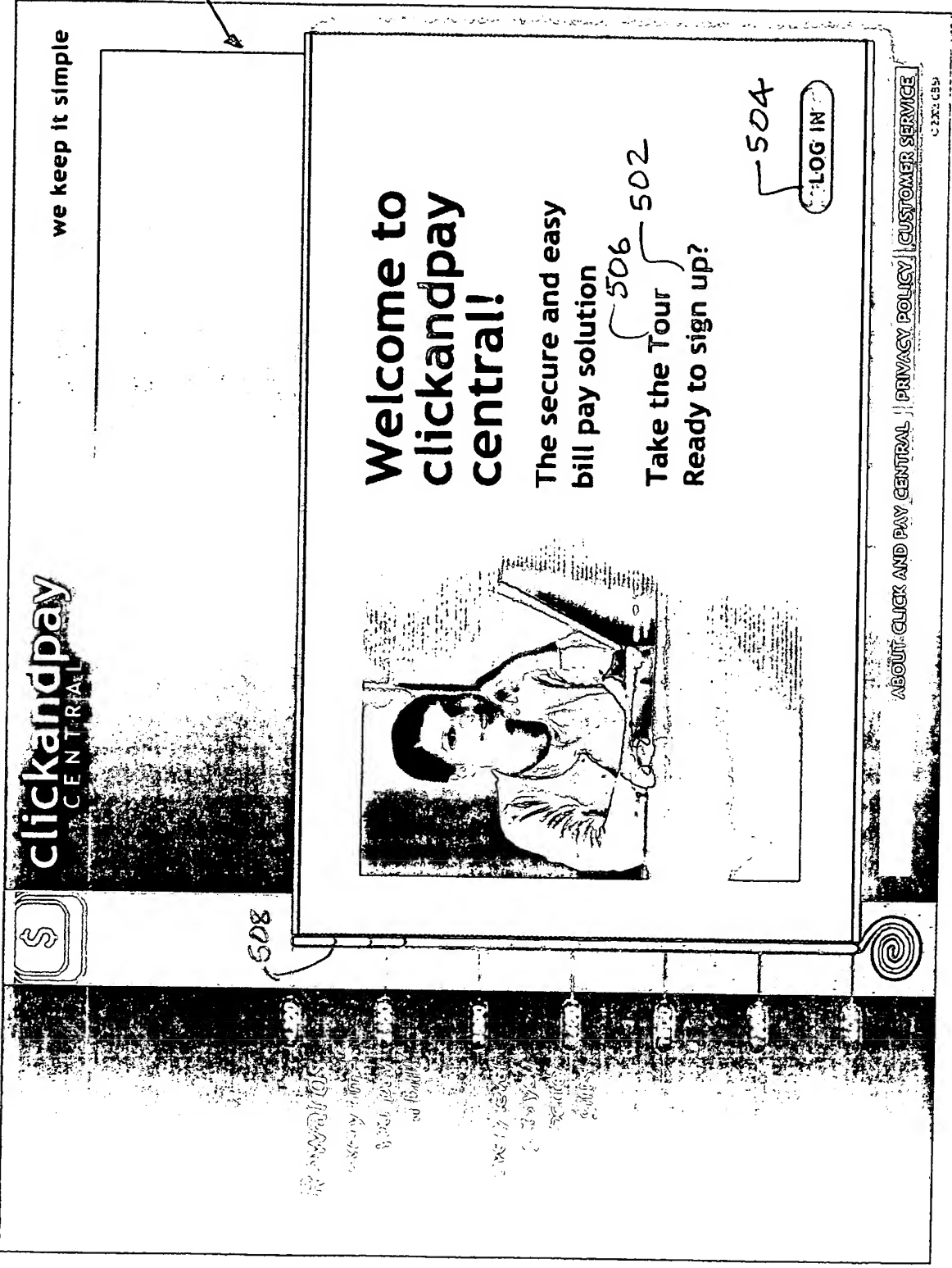
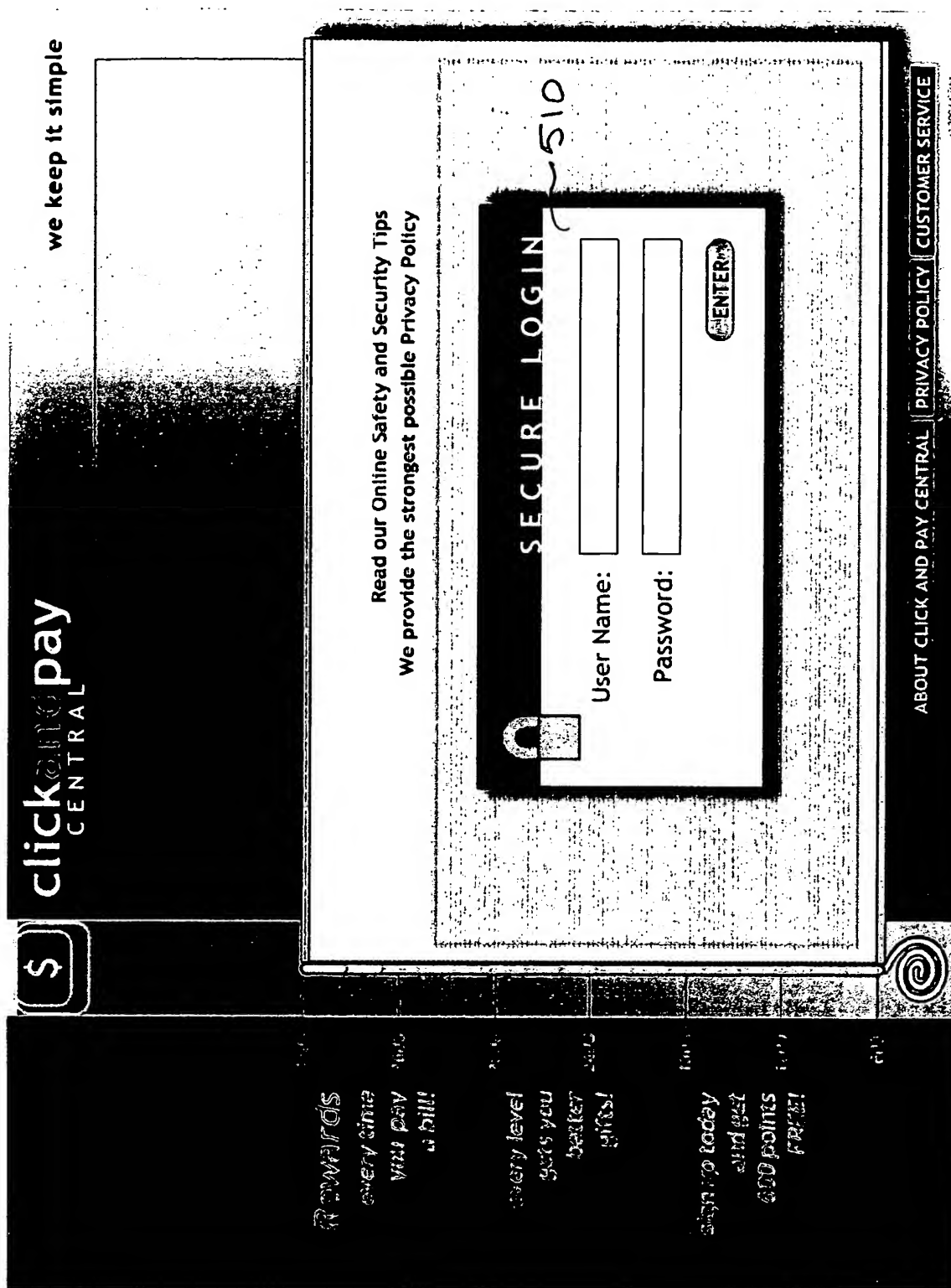


FIG. 5a



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WACHOVIA

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to community service. [Learn more about volunteerism](#)

Personal Finance | Wealth Management | Small Business

Earnings Announcement
Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents **Latest Quarterly Earnings**

Stay connected.
Online Banking account information
when and where you need it.

accounts

pay bills

view statements

move funds

602

608

610

612

614

Good Afternoon, Andy Greenal

ID: 123456

You're at Reward Level 21

You have: no scheduled payments

You have: 400 Points

Last transaction: Friday, January 30th

PAID (LAST 30 DAYS)

Cathie Viskari	\$200.00
SFF-ZK6-A9Z	
LIPA	\$300.00
WJP-F7T-BAA	
Wachovia	\$450.00
ZY2-9PD-YC5	
Wachovia	\$2000.00
ZG0-C5G-MJY	
TOTAL	

BILLS TO PAY

Macy's	\$300.00
bbqW123	
Sears	\$200.00
BS94E32	
Verizon	\$200.00
123W6456	
TOTAL	

SCHEDULED

No Bills

LOG OUT

You're at Reward Level 21

606

604

600

608

610

612

614

600

608

610

612

614

STATUS

Your KEY CHECKING account only has funds to pay for SOME bills. Select MOVE FUNDS

Commerce Bank

Danny Club

Fidelity.com

Express


United Mile

LIPA

CHASE

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FIG. 6a



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Personal Finance | Wealth Management | Small Business

Online Banking ... account information

Stay connected.

The ACCOUNTS tab shows the financial accounts you can use, and lets you add new accounts or edit existing ones.

The PAY BILLS tab is your simple, fast way to pay bills. You'll go here automatically whenever you click on a "Pay Bill" button.

The VIEW STATEMENTS tab lets you review current and past statements, and all transaction histories.

The MOVE FUNDS tab gives you control over your accounts. Transfer funds to and from any registered account.

accounts | **pay bills** | **view statements** | **move funds**

status | history | add/delete billers | recurring

← Select a Biller to pay from list on the left OR → Expand menus below to view Paid, Unpaid, & Scheduled Bills

This shows your recent activity for the last 30 days. You can change settings for all three STATUS columns in your PREFERENCES panel.

Billers	Unpaid	Paid	Scheduled
LibertyVision	\$200.00		
SFF-ZK6-A9Z			
LIPA	\$300.00		
WJP-F7T-BAA			
Wachovia	\$450.00		
7V2-QPT-YC5			
Wachovia	\$2000.00		
ZG0-C5G-MDY			

View all current Bills to Pay. Click on any to pay individually, or SHIFT-click on multiple Bills to pay as a series. Your Bills will move to PAID or SCHEDULED when done.

Billers	Unpaid	Paid	Scheduled
Macy's	\$300.00		
bbqw123			
Sears	\$200.00		
BS94E32			
Verizon	\$200.00		
123we456			

Your SCHEDULED payments will appear here. At any time you can click on a scheduled Bill to either Pay or to re-schedule.

No Bills

TOTAL **TOTAL** **TOTAL**

Your KEY CHECKING account only has funds to pay for SOME bills. Select MOVE FUNDS

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FIG. 6b

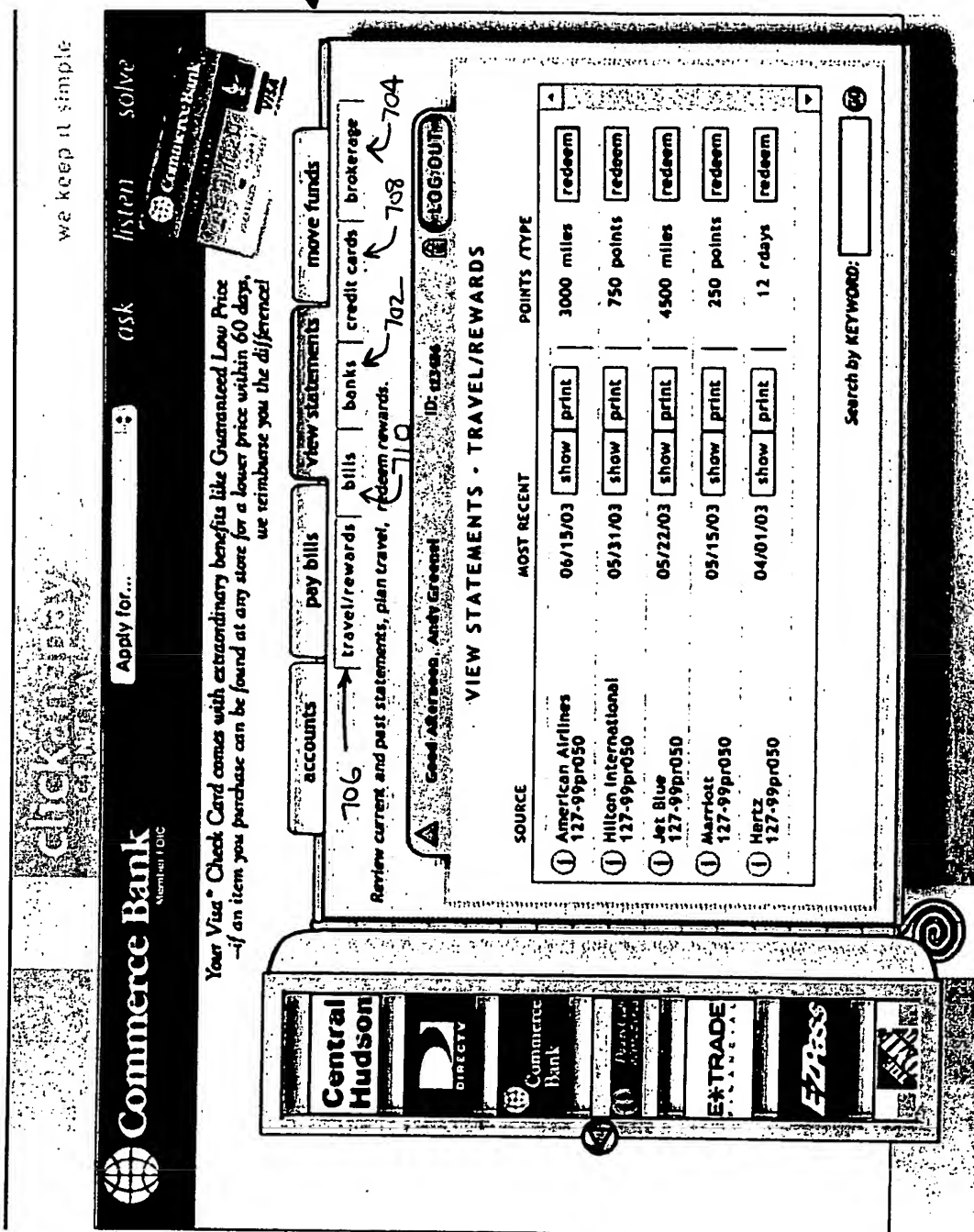


Fig. 7a

we keep it simple

click here

Apply for...

ask

listen

solve

[accounts](#)
[pay bills](#)
[travel/rewards](#)
[bills](#)
[banks](#)
[credit cards](#)
[brokerage](#)

[move funds](#)

Your Visa® Check Card comes with extraordinary benefits like Guaranteed Low Price
—if an item you purchase can be found at any store for a lower price within 60 days,
we reimburse you the difference!

[view statements](#)

[travel/rewards](#)
[bills](#)
[banks](#)
[credit cards](#)
[brokerage](#)

[move funds](#)

Good Address: Andy Green

ID: 4384

LOG OUT

VIEW STATEMENTS - BILLS

Review current and past statements, plan travel, redeem rewards.

PAYEE	ACCOUNT #	DATE	show	print
① ATT	516.873.6900	06/15/03	show	print
① ATT	516.873.2549	05/30/03	show	print
① MasterCard	xxx.456-987	05/31/03	show	print
① Diners Club	xxx xxx 1287	05/15/03	show	print
① E*Trade	ECT-xxx-456-334	06/01/03	show	print
① LIPA	WES47-978984	04/31/03	show	print
① DirectTV	wet0923489	06/10/03	show	print

Search by KEYWORD:

Fig. 7b

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Stay connected.
Online Banking account information
when and where you need it.

Earnings Announcement
Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

760

accounts | pay bills | **view statements** | move funds

travel/rewards | bills | banks | credit cards | brokerage

Review current and past statements, plan travel, redeem rewards.

Good Afternoon, Andy Greenel

ID: 123456



VIEW STATEMENTS - BANKS


SOURCE	LATEST DEPOSIT	COLUMN
① Chase		
CHECKING xxx-xx-xx87	04/15/03	show print
SAVINGS 127-99pr050	04/31/03	show print
① Commerce Bank		
CHECKING xxx-xx-4130	04/15/03	show print
SAVINGS 1299-SVNI_1290	04/01/03	show print

Search by KEYWORD:

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CENTRAL

FKS.7C





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EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

accounts | **pay bills** | **view statements** | **move funds**

travel/rewards | bills | banks | credit cards | brokerage

770 →

Good Afternoon, Andy Greenel

ID: 123456

LOGOUT

VIEW STATEMENTS - BROKERAGE

SOURCE	TRADE	DATE	AMOUNT DUE
① Fidelity			
CASH xxx-19813978	BOUGHT 5000 Shares IBM	04/15/03	12,500.00

confirm: tracking #: F9-349-8

move funds | print

Fidelity.com

You have 0 bills to pay. **PAY**

Quotes & Research
→ **Market News**

News & Analysis

- [Market Update](#)
- [Breaking News](#)
- [Market Indexes](#)
- [Most Actives](#)
- [Tech Commentary](#)
- [Market Commentary](#)

Tools

- [Map of the Market](#)
- [Dow Tracker](#)
- [Sector Tracker](#)
- [Economy Watch](#)

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FIG 7D

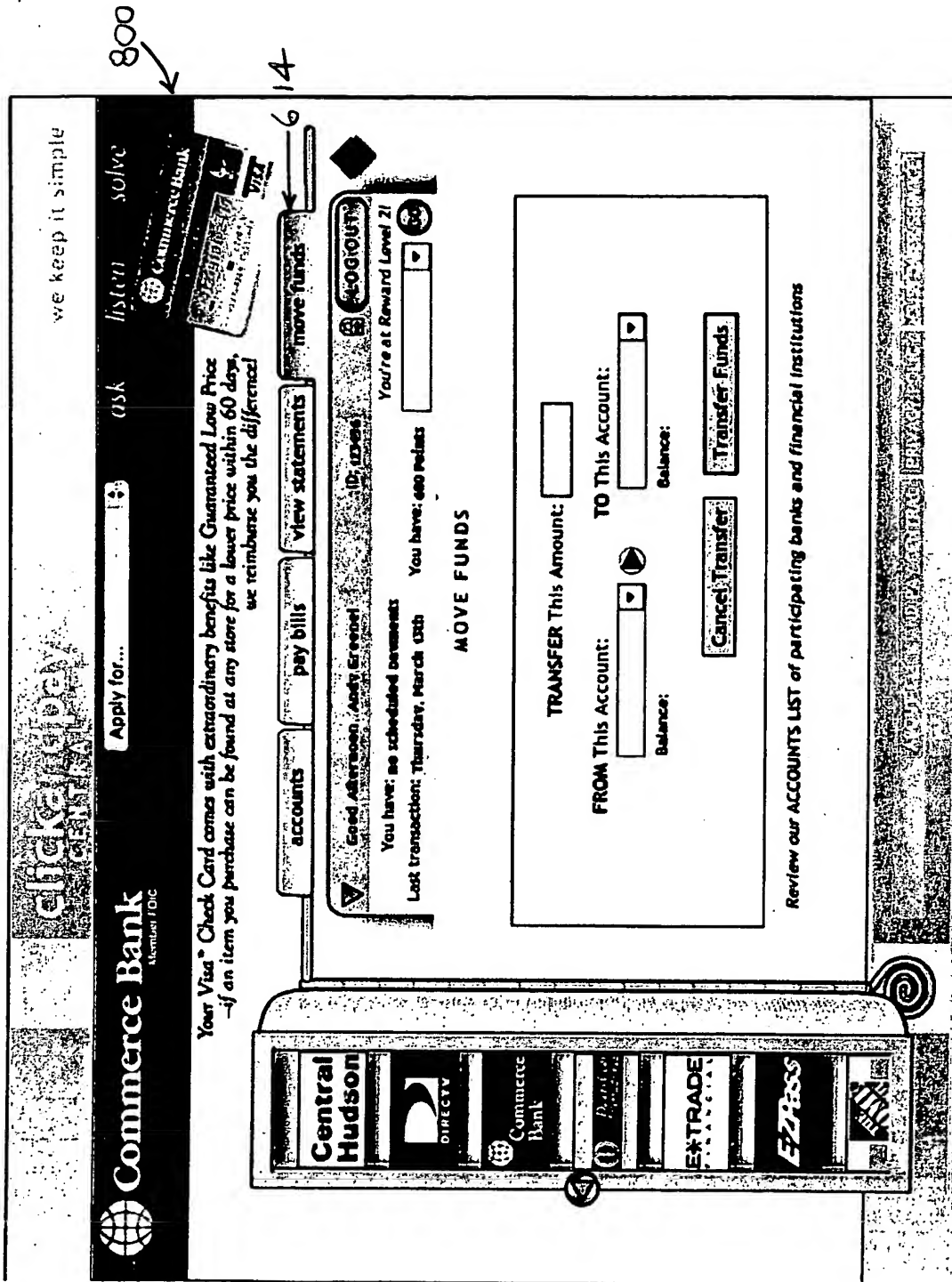


Fig. 8

[illegible]

FIG. 9a

Commerce Bank
Member FDIC

click and pay

Apply for...

ask listen solve

Your Visa® Check Card comes with extraordinary benefits like Guaranteed Low Price
—if an item you purchase can be found at any store for a lower price within 60 days,
we reimburse you the difference!

accounts

pay bills

view statements

move funds

LIPA
Long Island Power Authority

PAY

Good afternoon, Andy Green!

You have: no scheduled payments **912** You're at Reward Level 2!

Last transaction: Thursday, March 15th You have: 600 points

UNPAID BILLS

PAYEE	AMOUNT	DUE DATE	PAYMENT DATE	CHOOSE ACCOUNT TO MAKE PAYMENTS FROM	SCHEDULE
LIPA	200	03/13/03	03/13/03	Commerce Chg	<input type="checkbox"/>

CONFIRM:

Check CONFIRM statements for each Bill; then Click and Pay!

Select a new Bill

PAY BILL

Online Meter Reader Program

To Enter a Meter Read online, you will need the following:

1. Your Account Number
2. Your PIN number
3. Your Meter Reading

1st

2nd

3rd

4th

5th

↓

↓

↓

↓

↓

1

2

3

4

5

Enter a Meter Read

Fig. 9b

Commerce Bank
Member FDIC

ClickBank!

we keep it simple

Apply for...
ask
listen solve

Your Visa® Check Card comes with extraordinary benefits like Guaranteed Low Price
—if an item you purchase can be found at any store for a lower price within 60 days,
we reimburse you the difference!

LIPA
Long Island Power Authority

PAY

\$50 OFF
BETTER ENERGY!

Go LIPA today & save your money!
LIPA has the lowest rates in Long Island.

Commerce Bank
VISA

ACCOUNTS pay bills view statements move funds

Good Afternoon Andy Ercepel ID: 03366
You have: no scheduled payments You have: 400 Points
Last transaction: Thursday, March 03x8


PAID (LAST 30 DAYS) 914 STATUS 918 SCHEDULED NO BILL

DATE	DESCRIPTION	AMOUNT	CHECK #	TOTAL
1/14	ICC-231-428	\$200.00		\$200.00
	Commerce Bank	\$200.00		\$200.00
2/22	ICC-428-410	\$200.00		\$200.00
	Commerce Bank	\$200.00		\$200.00
3/8	ICC-444-411	\$200.00		\$200.00
	Commerce Bank	\$200.00		\$200.00
	AT B T	\$200.00		\$200.00
	ICC-184-789	\$200.00		\$200.00
	AT B T	\$200.00		\$200.00
	ICC-184-789	\$200.00		\$200.00
	UmeTV	\$200.00		\$200.00
	750787	\$200.00		\$200.00
	AT B T	\$200.00		\$200.00
	ICC-184-789	\$200.00		\$200.00
	Chase	\$200.00		\$200.00
	EDITHA	\$200.00		\$200.00
	TOTAL	\$200.00		\$200.00

Your KEY CHECKING account only had funds to pay for \$200.00. Select MOVE FUNDS 487NFB

You're at Reward Level 2!

50
Lij



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Record \$1 billion; 1st Qtr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

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accounts | status | history | **pay bills** | add/delete billers | recurring | view statements | move funds

Good Morning, Andy Greenel ID: 123456 **LOGOUT**

UNPAID BILLS

PAYEE	AMOUNT	DUE DATE	PAYMENT DATE	CHOOSE ACCOUNT TO MAKE PAYMENTS FROM	PAY OR SCHEDULE
② LIPA	250	03/31/03	07/10/03	Wachovia Che	<input type="checkbox"/>

CONFIRM:

Check **CONFIRM** statements for each Bill, then Click and Pay!

← **Select a new Biller**

PAY BILL

LIPA
You have 1 bills to pay. **PAY**

Shop Online!


EnergyWise Catalog
LIPA is proud to present our new Online EnergyWise Catalog. Now it is easier than ever to order energy saving lumens, lightbulbs ([More](#))

Economic Development
LIPA aggressively encourages economic expansion on LI by attracting new business, partnering on expansion projects and by ([More](#))

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1000

FIG. 10a



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when and where you need it.

Earnings Announcement
Record \$1 billion: 1st Qtrr
EPS up 15% to 76 cents [Latest Quarterly Earnings](#)

accounts | pay bills | view statements | **move funds**

Good Afternoon, Andy Greene!
You have: no scheduled payments
Last transaction: Thursday, January 29th

ID: 123456
You're at Reward Level 2!

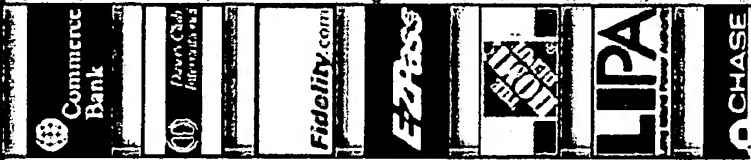
MOVE FUNDS

TRANSFER This Amount:

FROM This Account: Balance: 1030

TO This Account: Balance: 1020

Review our ACCOUNTS LIST of participating banks and financial institutions



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CENTRAL

FIG. 10b

PAY WITH: KEY CHECKING

click PAYCENTRAL

we keep it simple

1100

Apply today and sail tomorrow with our online marine loan application.

1102

- Start saving today with a Key Savings Account
- Find out if you're getting a good deal on auto insurance - request a quote online
- Funding an education can be easy - apply now and get an instant decision

1106

accounts | pay bills | view statements | move funds

new bills | schedules | unpaid | history | bills list

1108 | **1110** | **1112**

1104

Enter an amount and payment date, select a bank account, then check "Pay" if you wish to make payment right away.

1114

1116

1118

AT&T

You have 2 bills to pay: **PAY**

POPULAR PACKAGES Make easy wireless connections with our ready-to-go wireless packages, including a phone, calling plan, and more.

PHONES & EQUIPMENT Explore the latest from top makers. Get extended-life batteries, protective leather cases, and more.

CALLING PLANS Choose a calling plan based on where and how often you use your wireless phone. If you already own equipment compatible with the AT&T Wireless network and need to activate service, please call 1 888 250-4613

UNPAID BILLS

PAYEE	AMOUNT	DUE DATE	PAYMENT DATE	CHOOSE ACCOUNT TO PAY	MAKE PAYMENTS FROM
AT&T	300	10/03/02	10/03/02	Key Checking	<input checked="" type="checkbox"/>
CONFIRM:					
AT&T	257	10/03/02	10/03/02	Key Checking	<input type="checkbox"/>
CONFIRM:					

Check CONFIRM statements for each Bill, then Click and Pay!

PAY BILL

LOG OUT

ABOUT | CLICK AND PAY CENTRAL | PRIVACY POLICY

FIG. 11